

BENEFITS NEWS

An Information Publication for State of California Employees

ENROLL NOW IN THE GROUP LEGAL SERVICES PLAN

Why Enroll?

In 2002, the American Bar Association (ABA) conducted a study on the legal needs of Americans. Surprisingly, the ABA study found that nearly 70% of U.S. households had an issue during the past year that might have led them to hire a lawyer.

Did you know that the average charge by a California attorney is \$286 per hour? As a member of the Group Legal Services Insurance Plan (Plan), you can face your legal problems with the confidence that solid legal coverage provides. The Department of Personnel Administration has negotiated very competitive rates for your coverage. For only \$9.60 per month for an individual or \$16.95 per month for a family (employee and one or more eligible dependents) you can protect your family from unexpected legal expenses.

The Group Legal Services Insurance Plan is a voluntary employee-paid benefit that provides comprehensive legal coverage. Our plan administrator, ARAG® Group, has over 27 years of legal plan administration experience and currently provides coverage for more than 25,000 State of California employees.

Open Enrollment Is March 3 - April 30

Open enrollment for the Group Legal Services Insurance Plan is **March 3, 2003 through April 30, 2003**. During the open enrollment period, eligible employees can enroll in the Plan and current participants can add or delete dependents. Employees currently enrolled in the Plan are *not*



required to reenroll each year in order to continue coverage.

New Services at No Additional Cost!

Last year, the Plan added Identity Theft coverage. This spring, participants will have access to a variety of legal resources online, including the *Law Guide* and *Do-It-Yourself Legal Documents*. The *Law Guide* is designed to inform you about the law, identify options, and prepare you for handling your legal situation. The *Do-It-Yourself Legal Documents* help you handle your own legal affairs. You can create simple, legally valid documents with the help of easy-to-use interactive software. Popular documents include: Motor Vehicle Bill of Sale, Power of Attorney (for finances), Termination of Lease and Month-to-Month Rental Agreement.

100% Coverage for In-Office Legal Services

The Plan provides 100% paid-in full services when a network attorney is used for covered matters such as: consumer protection, domestic issues (i.e., divorce, separation), bankruptcy, real estate transactions, will preparation, adoption, serious traffic charges, and *defense* of civil actions and criminal misdemeanors. Plan attorneys will review and prepare documents, give advice and negotiate on your behalf in any matter not specifically excluded. Plan members may also choose to use the services of a non-network attorney and receive partial reimbursement of costs (up to specified amounts).

A Wide Variety of Services

Plan members have access to unlimited telephone consultation with a network attorney in California for covered services. In addition, Plan coverage includes: (1) assistance with the preparation of documents such as child care authorization, credit report requests, challenges to denials of credit, promissory notes, affidavits, and bills of sale related to personal property; (2) review of documents (up to four pages), except trust and real estate transfers; (3) follow-up correspondence and telephone calls to third parties; and (4) preparation of standard wills including testamentary trusts for minor children, specific bequests, durable powers of attorney, health care power of attorney, and living wills.

There are certain legal issues that are specifically excluded from the Plan. For more detailed information, please refer to the Plan brochure or attend one of the orientation training sessions scheduled through April (see Employee Information Sessions below for details).

Who's Eligible?

All represented employees and those designated managerial, supervisory, confidential and excluded/exempt, who work half-time or more are eligible to enroll.

How to Get More Information

ARAG® Group customer service representatives are available from 5:00 a.m. to 5:00 p.m. Pacific Standard Time at (1-800-247-4184) to answer questions about the State of California Group Legal Services Insurance Plan. The Service Center can provide information on how to use the plan, a detailed description of benefits, payment history, and how to order Plan materials. For more information, you can also access the ARAG Group Web site at <http://members.araggroup.com/california>.

Attend an Employee Information Session

The ARAG® Group will conduct employee information sessions throughout California through April 2003. These sessions will include information on what services are covered, how to access the plan, and how to find a plan attorney. You can access the training session calendar on the DPA Web site at: www.dpa.ca.gov/benefits/other/eap/Training/eaptraining.doc.

How to Enroll

In mid-February an enrollment kit was mailed to the homes of eligible State of California employees not yet enrolled in the plan. If you did not receive an enrollment kit, please contact your department's Personnel Office or the ARAG Customer Service Center. ***Completed enrollment forms must be submitted to your Personnel Office by April 30, 2003.*** Your coverage will begin on the first day of the pay period following your first payroll deduction.

For More Information Contact

Benefits Division

(916) 322-0300

CALNET 492-0300

ARAG Group

Group Legal Services Plan

1-800-247-4184

Dental Program

(916) 324-0525

CALNET 454-0525

Employee Assistance Program

MBG (Merit Behavioral Care)

1-800-632-7422

FlexElect Program

(916) 327-6429

CALNET 467-6429

Health Promotion Program

(916) 324-9398

CALNET 454-9398

Merit Award Board

(916) 324-0522

CALNET 454-0522

Savings Plus Program

1-866-566-4777

SPPFORU.COM

Contact Us tab

Vision Service Plan

1-800-622-7444 or

(916) 851-5000

Workers' Comp. Program

(916) 445-9792

CALNET 485-9792

Fax Numbers

Benefits Division

(916) 322-3769

CALNET 492-3769

Savings Plus Program

(916) 327-1885

CALNET 467-1885

TDD (Any unit in DPA)

(916) 327-4266

CALNET 467-4266

Internet Address

www.dpa.ca.gov